

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

The Law Office of Edward Hanratty
Edward Hanratty, Esq.
80 Court Street
Freehold NJ 07728
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In Re:

Maria & Richard Pagan

Page 1 of 3



Order Filed on September 22, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case Number: 19-28529

Hearing Date: 9/22/2020

Judge: KCF

Chapter: 7

Recommended Local Form:



Followed



Modified

**ORDER TO AVOID LIEN(S) IN A CHAPTER 7 CASE
PURSUANT TO 11 U.S.C. § 522(f)**

The relief set forth on the following page is **ORDERED**.

.....

DATED: September 22, 2020

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

This matter was presented to the Court by the debtor on a Motion to Avoid Judicial lien(s) on the property described as Household goods, and it is hereby

ORDERED that the following judicial lien(s) is (are) avoided (list liens):

1. New Century Financial Services, Inc. C/O Washington Mutual Credit Card
2. _____
3. _____

and it is hereby

ORDERED that the debtor may avoid above referenced lien(s) and have same cancelled of record as to the property, provided the debtor is granted a discharge in this chapter 7 case.

rev.8/1/15

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Richard Pagan
Maria Pagan
DebtorsCase No. 19-28529-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 24, 2020.

db/jdb Richard Pagan, Maria Pagan, 61 Dover Rd, Colonia, NJ 07067-3907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILINGThe following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 22, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Daniel E. Straffi bktrustee@straffilaw.com,
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.alexosfs.com
 Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.alexosfs.com
 Denise E. Carlon on behalf of Creditor Towd Point Master Funding Trust 2018-PM22 C01 , U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Edward Hanratty on behalf of Joint Debtor Maria Pagan
 thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
 Edward Hanratty on behalf of Debtor Richard Pagan
 thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
 Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Tiki Series III Trust bankruptcy@friedmanvartolo.com
 Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation
 bankruptcy@friedmanvartolo.com
 Rebecca Ann Solarz on behalf of Creditor Towd Point Master Funding Trust 2018-PM22 C01 , U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11